



# INTERNATIONAL CONFERENCE

January 26–28, 2026

Dubai, UAE | St. Regis Downtown Dubai

TITLE SPONSOR



Dubai, UAE

# SIIA on the World Stage

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We are excited to announce that the Self-Insurance Institute of America (SIIA) will host an International Conference, presented by AscellaHealth, in the vibrant city of Dubai, UAE, on January 26-28, 2026!

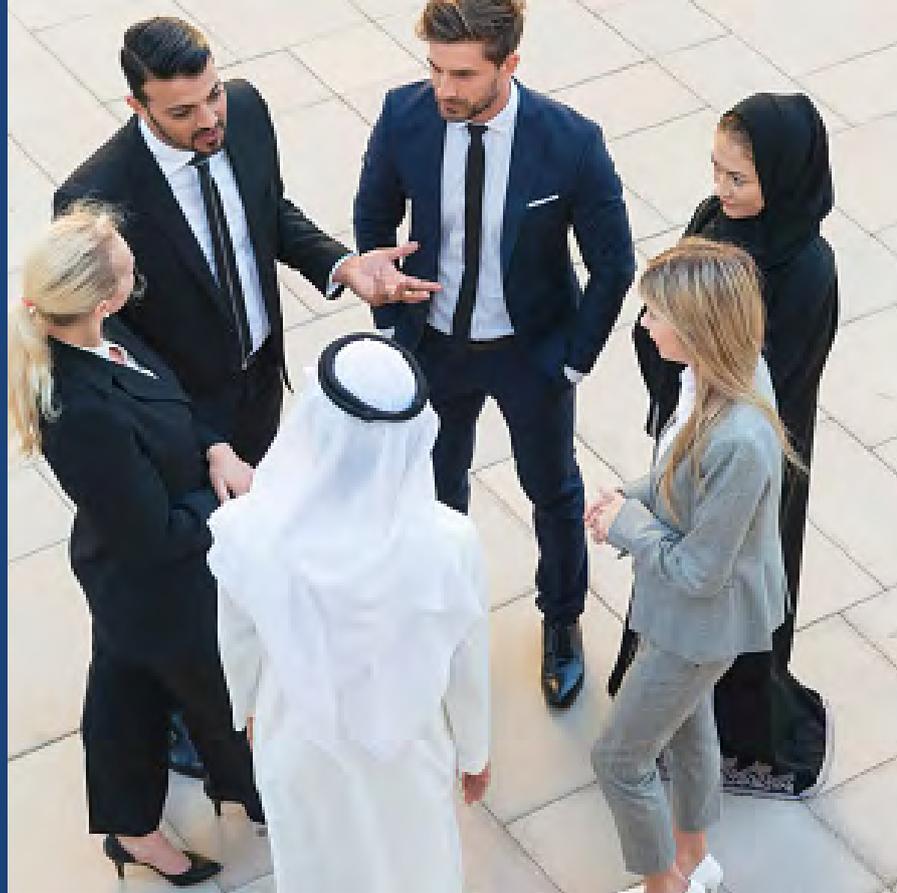
Well-established as a gateway to the Middle East, Africa, and South Asia, Dubai is a regional hub for regional insurance and reinsurance companies. It is uniquely positioned to support the expanding interests of self-insurance, especially as captives for energy exposures seek to diversify. Additionally, we will benefit from the presence of prominent international and regional third-party administrators (TPAs) utilizing AI-enabled platforms, as well as significant self-insurance operations established by major local companies and US multinational firms.

**Register Early  
and SAVE!**



Scan the QR code or visit the [registration page](https://www.siaa.org) at [www.siaa.org](https://www.siaa.org)

**Early Bird Deadline  
November 3, 2025**



# Dubai's Self-Insurance Marketplace

*Originally published in the September issue of [The Self Insurer](#)*

*By Laura Carabello*

**H**ere's the international event that the self-insurance industry has been waiting for: SIIA's International Conference will be held January 26-28, 2026, in the vibrant city of Dubai, UAE. Event details can be accessed at [www.siaa.org](https://www.siaa.org).

Program Chairman of the Event, Greg Arms, says, "There couldn't be a better place to hold this event as Dubai is a well-established gateway to the Middle East, Africa, and South Asia. It is uniquely positioned to support the expanding interests of self-insurance – particularly for captives with energy exposures that seek to diversify their service portfolios. Attendees can expect to meet leading international and regional brokers and third-party administrators (TPAs) utilizing AI-enabled platforms, as well as outstanding healthcare businesses that practice self-insured solutions that have been established by major local companies and US multinational firms."

Arms highlights the title sponsorship by AscellaHealth and support from leading healthcare organizations that provide a runway for valuable networking and educational opportunities during conference hours – and robust socialization opportunities in the exciting city of Dubai.



**Business etiquette in Dubai emphasizes respect, formality, and building strong relationships. Key aspects include dressing modestly, punctuality (though meetings may start later), and using formal titles. Communication is often indirect, with an emphasis on politeness and patience. Building trust through face-to-face interaction is crucial.**

“During the conference, we’ll explore best practices for self-insurance, making it interesting for everyone to learn about different markets and what is driving them,” observes Arms. “This will be a great opportunity to network in a new environment with attendees from other countries as well as local communities.”

He points out that about 20% of SIIA members are involved in international activities and either have offices locally in that part of the world or they support business operations for clients in the region. There has been growing, internal demand and over the years, enthusiastic uptake for different markets.

“Dubai has always been on our list of interesting international destinations, and so it was finally time,” he adds. “People are very excited about Dubai. “When it comes to insurance and financial services, it is a gateway for the whole Middle East, really for all of South Asia and Africa. Some people, including myself, spent time living and working in Dubai some years ago, and it has just changed dramatically in recent years. Revisiting the city will be very curious, but some things like culture and geography will be familiar.”

Over the years, Dubai has developed characteristics that are most similar to US health benefits, just in terms of the way

plans are designed and the formation of provider networks. Americans who go to that part of the world are quickly familiar with how the health plan, health benefits and private health insurance work.

“It’s very different than Europe, very different than Latin America,” says Arms. “You don’t really have dominant government healthy programs - the private sector is very strong. So, it’s pretty natural that self-insurance would enter the marketplace. Self-insurance has been there for 45 years, but it started slowly with U.S. multinational companies adopting this model for their employees living in the region and extending self-insured practices for large local businesses, such as Emeritas Air and it;s tens of thousands of employees.”

“What a wonderful brand from that part of the world – one that everyone knows – talking about the benefits of self-insurance,” says Arms. “People have also heard of Aramco, the large energy company in Saudi Arabia that’s bigger than EXXON -- financially as well as the number of employees. These companies all practice self-insurance and appreciate the cost containment and wellness bells and whistles that companies expect that help make self-insurance approaches successful.”

## Must See



### Palm Jumeirah

Palm Jumeirah is a vibrant and ever-growing destination with three main areas: the trunk, crescent and fronds.

The trunk houses residential apartments, hotels, restaurants, cafés, marinas, private beaches, retail malls and attractions. Halfway down the island’s spine, roads lead off to residential gated communities. At the tip of the spine, a tunnel takes you to the crescent lined with luxury beach-front resorts and residences.



### Camel Racing

Camel races are very popular in the Middle East.

Because of the size, only children can participate in racing the camels.

In Qatar, nowadays, remote-controlled child-size robots are used widely in camel racing, which is a multi-million dollar sport in the region.

# Strong Support from Industry Leaders

“AscellaHealth is thrilled to be the title sponsor for the SIIA International Conference and take a leadership role in supporting the expanded interests of self-insurance worldwide,” says Bill Oldham, chairman and president of AscellaHealth. “Our global footprint, patient-centric approach and expertise in specialty pharmaceuticals for complex, chronic conditions and rare diseases are especially valuable for captive managers that are seeking to diversify their service portfolios.”

He points to this conference as a unique opportunity to engage with prominent international and regional third-party administrators (TPAs) in addition to major self-insurance groups established by leading local companies and US multinational firms.

“We plan to have a significant presence at the event, including several AscellaHealth US-based team members, along with our UK-based Director of Business Development

## About AscellaHealth

AscellaHealth is a global partner to life sciences and healthcare companies providing end-to-end solutions which advance innovation and improve the quality of life for patients with complex, chronic conditions.

for AscellaHealth Europe, Alexis Moss, a valued member of our global senior management team,” continues Oldham. “Alexis is chairing the Specialty Rx Session, drawing upon her expertise and pivotal role in planning, executing, and driving revenue growth strategies across the EU and UK markets. We’re all excited to participate in the development and presentation of many educational sessions and look forward to connecting socially with attendees.”

In addition, AscellaHealth’s global affiliate, Chapper healthcare, will contribute its perspective on supporting patients and distributing specialty pharmaceuticals across the more than 70 global markets they’ve served.




**Bill Oldham**  
Chairman & President  
AscellaHealth



[www.ascellahealth.com](http://www.ascellahealth.com)



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# Dynamic Programming & Session Highlights

Arms reports that there is going to be a blending of US techniques with local techniques, sharing, “I’ve always been a believer that sharing best practices is a two-way street. Too often, it’s one way out to global markets, but you learn a lot from the local markets. I can remember in my career adopting practices from the Middle East and taking them to other countries. And I think the same will be found today. We’re going to focus on global benefits, all kinds of healthcare, cost containment, wellness, what’s unique, what works.”

Programs will include some case studies on diabetes management and chronic care management that have been implemented in the UAE. There will also be a focus on the estimated 15 captives that are active in the region. Most of them emanated from the energy sector, and a number of them are beginning to expand into additional coverages, including health benefits.

“There’s a lot of learning that visitors from the US can share with the local teams and vice versa,” he notes. “There could be opportunities with big health benefit programs that are seeking cost containment solutions. For vendors or TPAs that offer services, there might very well be significant opportunities.”

Since healthcare is always local, attendees will learn some of the issues that impact access in the region. Local experts will explore what it’s like in these markets to go to a hospital, and what issues challenge the population, especially since the population in the UAE is roughly 80% non-national with many expatriate and third-country national workers.

“These multinational workforces have a unique healthcare journey,” observes Arms. “It’s not always easy for them, to be honest. There are some high-end solutions for some and we’ll be reviewing the options and hearing from the leaders in the local market. Many of the company brands are recognizable to American audiences, but there are also local brands that are unique.”

## SELECT SESSION HIGHLIGHTS

### The Gulf Region as a Destination for Healthcare

Participants will have an opportunity to attend a luncheon on Wednesday, January 28th, featuring a special presentation by Ms. Alisha Moopen, Managing Director and Group CEO, Aster DM Healthcare.

“The UAE and the Middle East have been positioning themselves as a global destination for medical value travel, where world-class healthcare meets the warmth of hospitality,” says Ms. Moopen. “With advanced hospitals, skilled professionals, and an efficient ecosystem, the region offers a seamless experience for patients seeking critical care, wellness or aesthetic treatments.”

Moopen will share her experiences at Aster and Medcare, supporting this vision by delivering high-quality clinical care across specialties such as rare disease therapies, orthopedics, mother and childcare, neurology, cardiology, among many others, paired with world-class hospitality, advanced technology, and dedicated international patient coordination teams.

“From advanced procedures to preventive health, we ensure every detail is seamless,” she says. “The UAE’s strength lies in this balance of innovation and precision with empathy - making it a true destination for healing and well-being.”

Additionally, Moopen’s team will also conduct optional Aster Health Medical Facility Tours, offering attendees a first-hand experience of the quality care available at these local healthcare delivery sites.



**Greg Arms**

Senior Advisor  
Frontline Healthcare Partners



**Alisha Moopen**

Managing Director & Group CEO  
Aster DM Healthcare

## Access to Quality Healthcare

Jon Vineyard, senior director, Contracting & Payer Relations at Mayo Clinic, chairs this session, which will focus on Centers of Excellence linked to health interventions, access to different providers and the type of expert care available for people looking for different treatments abroad. The panel will offer innovation spotlights, including case examples with measurable outcomes.

One of the points for discussion, and an area where Mayo has done quite a bit of work, is ensuring that there is contractual access to care through many large global payers that provide Intelligent Platform Management Interface (IPMI) services and benefits. Additionally, there may be some other large employers that have a multinational presence whose beneficiaries have access to facilities in the US. It is important that members are aware of the benefits that they have and that they can access those services at Mayo or a designated COE.

Mayo has three primary locations for international patients: Rochester, Minnesota; Phoenix and Scottsdale, Arizona; and Jacksonville, Florida. All of those sites are characterized as destination medical centers (DMCs), and patients can seek care for complex and high acuity cases at each one of those DMCs.

“We intend to share guidance on determining the level of appropriateness in care,” explains Vineyard. “For example, every one of our DMCs has an international office and we have representatives throughout the globe to ensure that patients have the ability to access Mayo and help to navigate their appointments. There is an additional layer of service to help patients understand if Mayo can have an impact on their specific case. We want to ensure that patients are appropriately utilizing their benefits.”

He says there may be some cases in which Mayo has the answers and can provide the care. But sometimes, there are cases where the care that they’re receiving locally is sufficient and would not be materially different from that of the Mayo Clinic.

“For the latter instance, we would say to patients that they may be better off staying home or locally versus traveling to the US for care,” he adds. “It is important to ensure that the appropriate cases do access Mayo for the care that may not be provided locally or the expertise that may not be easily accessible closer to home.” Vineyard will also discuss the opportunity to utilize telehealth or telemedicine consults whenever possible.

“We can utilize virtual care for follow-up visits and additional follow-up care for specific specialties,” he says. “It’s not appropriate for every single specialty, but where we can, we will utilize telehealth visits.”

Mayo has agreements in place and relationships with major IPMI providers, as Vineyard states, “I think it’s safe to say that the vast majority of IPMI benefits do have access to Mayo, in one form or another. It may be through a large network like United, Aetna, Cigna, or a Blue Cross Blue Shield plan or through a direct agreement. We have connectivity and contractual access to just about every single major global payer.”

Generally speaking, Mayo Clinic sees about 1.3 million patients on an annual basis from over 135 different countries, and that continues to grow.

“We do see a good number of patients from Latin America, and a high number of patients from Europe, the Middle East and Asia Pacific,” he explains. “Many patients seek Mayo Clinic experts for their diagnostics, confirming diagnoses or seeking diagnostic answers that they’ve not been able to receive from other providers.”



**Jon Vineyard**

Senior Director, Contracting & Payer Relations  
Mayo Clinic



# 2025 Snapshot of Dubai

**D**ubai continues to embody luxury, innovation, and ambitious development goals. It's a city seamlessly blending ancient traditions with cutting-edge advancements, rising from the desert sands as a glittering jewel in the heart of the UAE.

Dubai in 2025, is a city on the rise, driven by innovation, sustainability, and a clear vision for the future. It's a thriving economic center, a hub for visionary development and a city embracing a greener, more sustainable future.

## Economic Powerhouse

- The UAE has a consistent, strong economic ranking, #1 economically stable country per U.S. News & World Report and #7 in IMD World Competitiveness Report.
- This growth is fueled by strong non-oil economic activity, reflecting successful diversification efforts.
- Strategic investments in infrastructure, innovation, and economic development continue, alongside policies aimed at attracting foreign talent and capital.
- Tourism remains a significant contributor, with a push to develop tourism offerings and attract further investment.
- One of the most connected cities in the world, with flights to 275 destinations in 103 countries, ranking #7 globally.



## Luxury Police Cars

Law enforcement and luxury are two words rarely used together. But that's not the case in Dubai, as its police force uses supercars as part of its patrol cars.

The supercars, including Lamborghini Aventadors, Ferrari FF's and a Bugatti Veyron, are often used to patrol tourist areas, showcasing the city's image of luxury and technological advancement.

**"Dubai's enchanting culture and history are evident: Stroll along the picturesque Dubai Creek, explore the intricacies of wind-towers and traditional courtyards, marvel at artisans' crafts in museums and galleries, and admire the breathtaking Burj Khalifa, the world's tallest building," recommends Greg Arms. "For those seeking adventure, indulge in a round of golf at one of the several world-class waterfront 18-hole courses or embark on a desert safari for thrilling dune bashing and camel rides."**

## Specialty Rx

As global healthcare systems grapple with rising specialty drug costs and evolving models of care, payers in both government and private sectors are prioritizing partnerships that deliver both cost containment and patient-centric solutions. With global reach and deep expertise in specialty pharmacy, the right approach combines evidence-based strategies, efficient distribution, and real-world data insights to ensure patients receive therapies they need —no matter where in the world they may be located.

This informative session, moderated by Alexis Moss, UK-based director of business development at AscellaHealth Europe, will provide attendees with important perspectives on the value of targeted interventions, the role of centralized support system called “HUB” serves for Pharma manufacturers to enhance the patient journey for improved health outcomes

“Attendees can expect to gain a better understanding of the advantages of integrating custom-designed specialty pharmacy programs and the importance of collaborating with partners who prioritize the patient journey,” she says. “This will be particularly important for the expat population who may not be familiar with local healthcare systems and the associated processes of accessing specialty pharmaceuticals.”

Panelists will also address the importance of having the ability to import and export pharmaceuticals to multiple countries. Moss will call upon colleagues to provide background on global specialty pharmacy distribution and sourcing.

“We will explore the growing need to go beyond compliance and emphasize patient-centered care,” continues Moss. “One of the most exciting trends is the capability to supply medications directly to patients’ homes, with support provided by dedicated patient care teams via specialty pharmacy HUB services.”

As the adoption of Advanced Therapy Medicinal Products (ATMPs) continues to rise, panelists will explore the evolving healthcare landscape and its shift toward home-based and alternative sites of care.

“The discussion will highlight what the optimal distribution model of the future could look like, particularly the transition from ambient and cold chain storage to more complex frozen storage requirements,” explains Moss. “This is critical for managing emerging cell and gene therapies.”

Discussions will also examine the global multifaceted challenges facing the UK’s National Health System (NHS) and the complexities of Dubai healthcare.

“Based upon our collective experience in the global marketplace, we will address opportunities to integrate these therapies and seize the growing market interest to deliver pharmaceuticals directly to patients in the home setting,” notes Moss.

Moss will also spotlight the differences between distribution and service dimensions in comparison to the US. while offering a clear vision for the future. She expects this future to include a broader understanding of how organizations manage the distribution of products in cold storage to increase cost efficiency.

“I look forward to exploring these opportunities during this session as well as the social events that are scheduled throughout the meeting,” she concludes. “This is a fantastic opportunity to widen my network and look out for exciting collaborations.”



**Alexis Moss**

Director of Business  
Development  
AscellaHealth Europe

## Captive Insurance Developments in the Middle East

This session will provide attendees with a better understanding of the regulatory environment in Dubai, as John Capasso, SIA panel coordinator, CEO, Captive Planning Associates, explains, “We know that they’re very strong in the energy sector, but over the years of my involvement in this region, there has been the issue of using a captive to provide some sort of employee or healthcare benefit to impact services for expats. We are going to take a look at how they are dealing with these issues.”

Capasso recalls the early years of Dubai development and the arrival of people from Egypt, the Phillipines, India and Pakistan seeking healthcare and employment. He also remembers reports in the Wall Street Journal about people being injured, not having healthcare, and ending up in a hospital in Dubai with no coverage.

“This session will provide some interesting discussion points to expand understanding on the role of captives to fill this void,” he says. “Equally important will be a focus on the region’s strength in the energy segment, and a look at what other sectors are up-and-coming that have an appetite to explore captive formation – including but not limited to healthcare and employee benefits.”

As a captive manager, Capasso is also concerned with additional market segments, adding, “The Middle East is dominant in energy, how are they geared to handle carbon insurance for carbon credit? The future value of carbon credits and other issues potentially dealing with the agricultural and business fields could be very interesting. I’d like to come away with a better understanding of their desire for these opportunities.”

Capasso expects a great deal of interest in this international event, and the chance to gain global perspectives and share different ideas from the international community on alternative risk: how they deal with it, the different opportunities that they face overseas compared to what we do in the US, and merging those together to be able to perform on the international stage much more fluently.

“I look forward to the kind of dialogue that we get into during cocktail hours or at breakfast or lunch meetings,” he says. “It is critical to meet socially and take advantage of the opportunity to network and meet new people, understand markets and initiate projects forming captives. This will be a huge takeaway that I’m extremely interested in, opening doors to potential new markets.”

From a networking perspective, he feels this is a two-way street: “I’ve already had experience dealing with markets in Dubai looking for paper on an international market that was difficult to place,” he explains. “And there are markets in Dubai that were able to help us connect with some very difficult risks to place.”

US attendees can identify opportunities to expand and discover new business channels and explore different markets that they may not be familiar with, as Capasso continues, “That’s why these SIA conferences are so beneficial to all parties involved. It’s not just Americans traveling overseas; it is also an opportunity to meet these risk managers and professionals who are actively working in the overseas markets. They can provide valuable insights into the kind of risks we’re looking at and insuring stateside.”



**John Capasso**

CEO

Captive Planning Associates

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## Expatriates / Third Country National Medical

Moderating this session, Gavin Richards, director, Accident & Health, Price Forbes, will lead the discussion of different coverage designs for distinct workforces, as well as dual-tier systems and the implications for cost and care quality.

“It’s really good that SIAA is doing more international focused activities, and I think that compared to the US -- certainly for stop-loss coverage -- there’s over capacity and the prices are relatively low on the international side,” observes Richards. “This session is a really good opportunity for reinsurers to look outside the US at other areas of the world, which may be attractive to them, especially in places like Dubai, where you are not required to give unlimited medical expenses. Unlike Obamacare, in other parts of the world, they don’t cover unlimited treatment.”

Attendees will learn about dollar limits, which Richards says for expat medical care is either \$50,000 or \$75,000 per person per year for coverage on a 24-hour basis. This is not just covering activities outside work; it covers all activities.

“It’s a 24-hour product and it’s a requirement in Dubai if you want a visa and intend to work there,” he explains. “It’s mandatory to have medical expense coverage. And when I say expat, I’m not talking really about the high earners, I’m talking about the construction workers, the people who work in hotels and hospitality. Lots of these people come from India, Pakistan, Sri Lanka, and the Philippines. They basically do all the hard work, and they go to Dubai and other Gulf states to make money. If they’re not working, basically they don’t get paid.”

During the session, Richards will expound on the terms of an annual employment contract: “Normally, expats work at least six days a week, and they send the money home. So, the expat medical coverage would cover the worker for accidents at work. For instance, if you’re a construction worker and you fell and broke a leg, it would be covered -- but it’s not really going to cover you for long-term sicknesses or anything like that.”

“We have an office in Dubai that specializes in these programs,” he continues. “We perform as a reinsurance arm of a local admitted company in Abu Dhabi. It’s then reinsured by various reinsurance companies all around the world. This is completely different from a self-funding type business.”

He expects this session to be highly educational, with additional explanations of how the healthcare system works in the Gulf States. Information will span the types of coverage available, including for high earners seeking care at Centers of Excellence or major hospitals.

“I’d say 95% of our expat business is for blue-collar medical,” he states. “Within the Price Forbes office, we have our own doctor, nurse, pharmacist and experts in many areas. We also have some underwriting authority there, and we review all the claims. My colleagues in the UK office have been working on these issues for about 20 years, and basically every couple of months, they go out to Dubai. It’s an expanding business. You’ve only to look at Dubai, probably 30 years ago, when it was a couple of tall buildings. Now, it’s absolutely massive with the amount of building going on.”



**Gavin Richards**

Director, Accident & Health  
Price Forbes

## Multicultural Challenges in Global Benefits Programs

Cultural attitudes and expectations around work, healthcare and wellness vary widely from one region to the next. What motivates employees in one country may not resonate in another. For example, in some cultures, employers may prioritize basic healthcare benefits while others provide support for Social Determinants of Health (SDOH) spanning housing, education, eldercare or other areas that may impact health.

Moderated by Dr. Leena Johns, Chief Health and Wellness Officer, MAXIS Global Benefits Network, this session will focus on diverse employee needs, varying legal and cultural norms, and language barriers. These challenges can impact program design, messaging strategies and overall employee satisfaction and engagement.

Panelist Neil F. Gordon, M.D., Ph.D., M.P.H., F.A.C.C., CEO and Medical Director, INTERVENT, expects that discussions will address contemporary issues, including opportunities and innovative digital health solutions for preventing, managing and reversing diabetes, obesity (including the role of GLP-1s) and other cardiometabolic disorders.

“In my capacity as the CEO of a US-based, global, digital technology/AI-driven, population health management company that serves insurers and employers in the Gulf region, I could not be more excited about participating at SIIA’s 2026 International Conference in Dubai,” says Dr. Gordon. “This promises to be an outstanding conference from an educational, networking and cultural perspective -- with an opportunity to learn about actual user cases.”



# Burj Khalifa

A global icon and vertical city, Burj Khalifa is a symbol of Dubai’s boundless aspirations. Towering at an incredible height of 2,717 feet and 163 floors, it stands as the tallest structure in the world. Redefining Dubai’s skyline, it represents a marvel of modern engineering and architectural brilliance. Burj Khalifa has several open-air viewing decks and swanky lounges which offer splendid views of the UAE and the Persian Gulf. The highest lounge is located at level 154, and there is even a hotel at levels 38 and 39.

Discover Burj Khalifa at [www.burjkhalifa.ae/the-tower](http://www.burjkhalifa.ae/the-tower).

**TIP:** You might want to buy skip-the-line tickets or join a tour to avoid snaking queues at this popular attraction.

## Travel Tips

Arms would always encourage people to read up a little bit prior to travel. What's the history? What are some of the social norms?

He points out certain social customs: "One very basic is you don't cross your legs and show the sole of your foot. It's considered to be rude.

What's more, if you're offered a cup of coffee as a welcome, "You should take it. If you refuse it, it is an affront. You're saying you're not accepting the culture if you refuse a coffee or something like that."

He says that language is not a problem, adding, "Almost everyone, including the Emiratis who are in business, speak English. I don't see any language barriers at all, but considering the world affairs, don't wear a big American flag on your

t-shirt or hat if you go out walking around."

He recommends a business dress code similar to what people wear in the US., noting, "If you're going to Saudi Arabia, the dress code is much more conservative -- think about covering your wrists and ankles and for women, and for everyone being extra respectful."

Arms emphasizes that Dubai is a terrific location for this meeting since many SIIA members enjoy great local connections and already conduct business in this part of the world.

"We're getting interest from leading companies, like Berkshire Hathaway, Tokio Marine, CV Starr, Met Life and many familiar US brands, such as Mercer,

Marsh and Aon," he concludes. "They're all active in this part of the world, and they've responded very warmly. Some are going to be sponsors or speakers, many are going to be attending. We're really trying to develop the local component of getting folks registered, and we're getting a lot of support for that."



## Dubai FAQ's

### What is the official language in Dubai?

The official language in Dubai is Arabic, however English is widely spoken. All street signs, restaurant menus and so on are bilingual, in Arabic and English. The vast majority of Dubai's residents speak English, and it is also the primary business language in the UAE.

### How do you say "hello" in Dubai?

The most common Arabic word for "hello" is "marhaba". It's a friendly way to greet local residents.

### Are women in Dubai restricted in any way?

Women are highly respected and not restricted in any way in Dubai. The World Economic Forum's 2023 Global Gender Gap report listed the UAE as the region's leader for gender equality, and women comprise 50 percent of the UAE's Federal National Council.

### Is anything prohibited in Dubai?

As with any destination, residents and tourists must abide by the local laws. It is important to note that the moral code is stricter in the United Arab Emirates than in some parts of the world. For example, it is prohibited to drink alcohol in public places other than licensed hotels and their restaurants, as well as in dedicated lounges. Furthermore, excessive public displays of affection are not allowed. The UAE has one of the lowest crime rates in the world and is widely recognized as being one of the safest places to live, work and visit.

### What is the weather like in Dubai?

Dubai has two seasons: summer and winter. Summer lasts from about May until September, during which time the average daily temperature is in the high-80s and mid-90s (fahrenheit). The cooler winter months are from around October to April, when the weather averages between 75°F and 85°F.

For more information on planning your visit to Dubai, visit [www.visitdubai.com](http://www.visitdubai.com).



**THIS** is where the business  
of self-insurance gets done.

## Overview & Registration



Scan the QR code or visit the  
[registration page](https://www.siaa.org) at [www.siaa.org](https://www.siaa.org)

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